

# EXHIBIT VII



Ocwen Loan Servicing, LLC  
WWW.OCWEN.COM  
Helping Homeowners is What We Do!™

1661 Washington Road, Suite. 100  
West Palm Beach, FL 33409  
Toll Free: (800) 746-2936

7/6/2017

Loan Number: 705941193

Wendy M Harrington  
4, Mercier St  
Dracut, MA 01826-4527

VIA Certified Mail (return receipt requested)  
Certified Number:

**Property Address:**

4 Mercier St  
Dracut, MA 01826-4527

- ❖ This is an important notice concerning your right to live in your home. Have it translated at once.
- ❖ Esta carta explica sus derechos legales para permanecer en su propiedad de vivienda. Por favor traduzca esta notificacion inmediatamente.
- ❖ Este é um aviso importante em relação ao seu direito de morar na sua residência. Por favor, tem traduzido imediatamente.
- ❖ C'est une notification importante concernant votre droit de vivre chez vous. Faites-la traduire immédiatement.
- ❖ 这是一则关于您居住权的重要通知, 请儘快安排翻译

**90-DAY RIGHT TO CURE YOUR MORTGAGE DEFAULT**

7/6/2017

VIA Certified Mail (return receipt requested)  
Certified Number:

Wendy M Harrington  
4, Mercier St  
Dracut, MA 01826-4527

NMLS # 1852

MA35A Notice\_v4.2

*This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in an active bankruptcy case or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.*



RE: 4 Mercier St Dracut, MA 01826-4527; Loan Number 705941193 with Ocwen Loan Servicing, LLC as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2007-HE1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE1; Mortgage Broker: WMC Mortgage Corp.; Loan Originator: WMC Mortgage Corp..

To: Wendy M Harrington

We are contacting you because you did not make your monthly loan payment(s) due on 3\_1\_2014, 4\_1\_2014, 5\_1\_2014, 6\_1\_2014, 7\_1\_2014, 8\_1\_2014, 9\_1\_2014, 10\_1\_2014, 11\_1\_2014, 12\_1\_2014, 1\_1\_2015, 2\_1\_2015, 3\_1\_2015, 4\_1\_2015, 5\_1\_2015, 6\_1\_2015, 7\_1\_2015, 8\_1\_2015, 9\_1\_2015, 10\_1\_2015, 11\_1\_2015, 12\_1\_2015, 1\_1\_2016, 2\_1\_2016, 3\_1\_2016, 4\_1\_2016, 5\_1\_2016, 6\_1\_2016, 7\_1\_2016, 8\_1\_2016, 9\_1\_2016, 10\_1\_2016, 11\_1\_2016, 12\_1\_2016, 1\_1\_2017, 2\_1\_2017, 3\_1\_2017, 4\_1\_2017, 5\_1\_2017, 6\_1\_2017, 7\_1\_2017 to Ocwen Loan Servicing, LLC as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2007-HE1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE1.

You must pay the past due amount of \$40,913.98 on or before 10/11/2017, which is 90 days from the date of this notice. The past due amount on the date of this notice is specified below:

Principal and Interest Payment of \$633.70 due 3\_1\_2014, Principal and Interest Payment of \$633.70 due 4\_1\_2014, Principal and Interest Payment of \$633.70 due 5\_1\_2014, Principal and Interest Payment of \$633.70 due 6\_1\_2014, Principal and Interest Payment of \$633.70 due 7\_1\_2014, Principal and Interest Payment of \$633.70 due 8\_1\_2014, Principal and Interest Payment of \$633.70 due 9\_1\_2014, Principal and Interest Payment of \$633.70 due 10\_1\_2014, Principal and Interest Payment of \$633.70 due 11\_1\_2014, Principal and Interest Payment of \$633.70 due 12\_1\_2014, Principal and Interest Payment of \$633.70 due 1\_1\_2015, Principal and Interest Payment of \$633.70 due 2\_1\_2015, Principal and Interest Payment of \$633.70 due 3\_1\_2015, Principal and Interest Payment of \$633.70 due 4\_1\_2015, Principal and Interest Payment of \$633.70 due 5\_1\_2015, Principal and Interest Payment of \$633.70 due 6\_1\_2015, Principal and Interest Payment of \$633.70 due 7\_1\_2015, Principal and Interest Payment of \$633.70 due 8\_1\_2015, Principal and Interest Payment of \$633.70 due 9\_1\_2015, Principal and Interest Payment of \$633.70 due 10\_1\_2015, Principal and Interest Payment of \$633.70 due 11\_1\_2015, Principal and Interest Payment of \$633.70 due 12\_1\_2015, Principal and Interest Payment of \$633.70 due 1\_1\_2016, Principal and Interest Payment of \$633.70 due 2\_1\_2016, Principal and Interest Payment of \$633.70 due 3\_1\_2016, Principal and Interest Payment of \$633.70 due 4\_1\_2016, Principal and Interest Payment of \$633.70 due 5\_1\_2016, Principal and Interest Payment of \$633.70 due 6\_1\_2016, Principal and Interest Payment of \$633.70 due 7\_1\_2016, Principal and Interest Payment of \$633.70 due 8\_1\_2016, Principal and Interest Payment of \$633.70 due 9\_1\_2016, Principal and Interest Payment of \$633.70 due 10\_1\_2016, Principal and Interest Payment of \$633.70 due 11\_1\_2016, Principal and Interest Payment of \$633.70 due 12\_1\_2016, Principal and Interest Payment of \$633.70 due 1\_1\_2017, Principal and Interest Payment of \$633.70 due 2\_1\_2017, Principal and Interest Payment of \$633.70 due 3\_1\_2017, Principal and Interest Payment of \$633.70 due 4\_1\_2017, Principal and Interest Payment of \$633.70 due 5\_1\_2017, Principal and Interest Payment of \$633.70 due 6\_1\_2017, Principal and Interest Payment of \$633.70 due 7\_1\_2017.

Escrow of \$319.33 due 3\_1\_2014, Escrow of \$319.33 due 4\_1\_2014, Escrow of \$319.33 due 5\_1\_2014, Escrow of \$319.33 due 6\_1\_2014, Escrow of \$319.33 due 7\_1\_2014, Escrow of \$319.33 due 8\_1\_2014, Escrow of \$319.33 due 9\_1\_2014, Escrow of \$361.66 due 10\_1\_2014, Escrow of \$361.66 due 11\_1\_2014, Escrow of \$361.66 due 12\_1\_2014, Escrow of \$361.66 due 1\_1\_2015, Escrow of \$361.66 due 2\_1\_2015, Escrow of \$361.66 due 3\_1\_2015, Escrow of \$361.66 due 4\_1\_2015, Escrow of \$361.66 due 5\_1\_2015, Escrow of \$361.66 due 6\_1\_2015, Escrow of \$361.66 due 7\_1\_2015, Escrow of \$361.66 due 8\_1\_2015, Escrow of \$361.66 due 9\_1\_2015, Escrow of \$344.61 due 10\_1\_2015, Escrow of \$344.61 due 11\_1\_2015, Escrow of \$344.61 due 12\_1\_2015, Escrow of \$344.61 due 1\_1\_2016, Escrow of \$344.61 due 2\_1\_2016, Escrow of \$344.61 due 3\_1\_2016, Escrow of \$344.61 due 4\_1\_2016, Escrow of \$344.61 due 5\_1\_2016, Escrow of \$344.61 due 6\_1\_2016, Escrow of \$344.61 due 7\_1\_2016, Escrow of \$344.61 due 8\_1\_2016, Escrow of \$344.61 due 9\_1\_2016, Escrow of \$412.89 due 10\_1\_2016, Escrow of \$412.89 due 11\_1\_2016, Escrow of \$412.89 due 12\_1\_2016, Escrow of \$412.89 due 1\_1\_2017, Escrow of \$412.89 due 2\_1\_2017, Escrow of \$387.65 due 3\_1\_2017,

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Escrow of \$387.65 due 4\_1\_2017, Escrow of \$387.65 due 5\_1\_2017, Escrow of \$387.65 due 6\_1\_2017, Escrow of \$387.65 due 7\_1\_2017.

\$19.01 late charge in 12\_1\_2014, \$19.01 late charge in 11\_1\_2014, \$19.01 late charge in 10\_1\_2014, \$19.01 late charge in 9\_1\_2014, \$19.01 late charge in 8\_1\_2014, \$19.01 late charge in 7\_1\_2014, \$19.01 late charge in 6\_1\_2014, \$19.01 late charge in 5\_1\_2014, \$19.01 late charge in 3\_1\_2014, \$19.01 late charge in 2\_1\_2014, \$19.01 late charge in 1\_1\_2014, \$19.01 late charge in 12\_1\_2013, \$19.01 late charge in 11\_1\_2013, \$19.01 late charge in 10\_1\_2013, \$19.01 late charge in 9\_1\_2013, \$19.01 late charge in 7\_1\_2013, \$19.01 late charge in 6\_1\_2013, \$19.01 late charge in 5\_1\_2013, \$19.01 late charge in 4\_1\_2013, \$19.01 late charge in 3\_1\_2013, \$19.01 late charge in 2\_1\_2013, \$19.01 late charge in 1\_1\_2013, \$19.01 late charge in 12\_1\_2012, \$19.01 late charge in 11\_1\_2012, \$19.01 late charge in 10\_1\_2012, \$19.01 late charge in 9\_1\_2012, \$19.01 late charge in 8\_1\_2012, \$19.01 late charge in 7\_1\_2012, \$19.01 late charge in 6\_1\_2012, \$19.01 late charge in 5\_1\_2012, \$40.96 late charge in 2\_1\_2012, late charge from prior servicer \$327.68, Late charge adjustment of \$387.65

If you pay the past due amount, and any additional monthly payments, late charges or fees that may become due between the date of this notice and the date when you make your payment, your account will be considered up-to-date and you can continue to make your regular monthly payments.

Make your payment directly to:

Ocwen Loan Servicing, LLC  
Box # 660264  
1010 W. Mockingbird Lane, Suite 100  
Dallas, TX 75247

Please consider the following:

- You should contact the Homeownership Preservation Foundation (888-995-HOPE) to speak with counselors who can provide assistance and may be able to help you work with your lender to avoid foreclosure.
- If you are a Mass Housing borrower, you may also contact Mass Housing (888- 843-6432) to determine if you are eligible for additional assistance. There may be other homeownership assistance available through your lender or servicer.
- You may also contact the Division of Banks at (617-956-1500), or visit [www.mass.gov/foreclosures](http://www.mass.gov/foreclosures) to find a foreclosure prevention program near you.
- After 10/11/2017 you can still avoid foreclosure by paying the total past due amount before a foreclosure sale takes place. Depending on the terms of the loan, there may also be other ways to avoid foreclosure, such as selling your property, refinancing your loan, or voluntarily transferring ownership of the property to Ocwen Loan Servicing, LLC as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2007-HE1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE1.

**If you do not pay the total past due amount of \$40,913.98 and any additional payments that may become due by 10/11/2017 you may be evicted from your home after a foreclosure sale. If Ocwen Loan Servicing, LLC as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2007-HE1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE1 forecloses on this property, it means the mortgagee or new buyer will take over the ownership of your home.**

If you have questions, or disagree with the calculation of your past due balance, please contact Ocwen Loan Servicing, LLC as servicer for DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2007-HE1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE1 at (800) 746-2936 to obtain information regarding your mortgage. We are available Monday through Friday 8 am to 9 pm, Saturday 8 am to 5 pm and Sunday 9 am to 9 pm ET. You can submit a written request for the information listed above to:

Ocwen Loan Servicing, LLC  
Attn: Research Dept.



P.O. Box 24736  
West Palm Beach, FL 33416

Sincerely,  
Thomas Arnett  
Mortgage Default Manager

Enclosed with this notice, there may be additional important disclosures related to applicable laws and requirements that you should carefully review.

Loan Number: 705941193

#### **DISCLOSURES MORTGAGEE INFORMATION**

Please Note: Ocwen Loan Servicing, LLC is providing this notice as servicing agent, or otherwise on behalf of DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for SECURITIZED ASSET BACKED RECEIVABLES LLC TRUST 2007-HE1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-HE1 whose address is 1761 East St. Andrew Place, Santa Ana, CA 92705.

This is an attempt to collect a debt and any information obtained will be used for that purpose. If you have filed for bankruptcy and your case is still active or if you have received an order of discharge, please be advised that this is not an attempt to collect a pre-petition or discharged debt. Any action taken by us is for the sole purpose of protecting our lien interest in your property and is not to recover any amounts from you personally. If you have surrendered your property during your bankruptcy case, please disregard this notice.

If you are currently in bankruptcy under Chapter 13, you should continue to make payments in accordance with your Chapter 13 Plan and disregard this notice.

You have the right to reinstate the loan after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense you may have to acceleration and sale.

You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered within seven days of such request. You may terminate this request by writing to the debt collector.

If your payment is not accepted or your payment is for less than the total amount due (which we may accept without waiving any of our rights), this matter will not be resolved.

Failure to cure the default on or before the date specified in this notice may result in acceleration of the sums secured by the Mortgage and sale of the Property. You have the right to reinstate your account after acceleration if you: pay the total amount due plus any fees, costs and other amounts chargeable to your account under the terms of the loan documents including all expenses incurred in enforcing the terms of the loan documents such as reasonable attorney's fees, property inspection and valuation fees and other fees incurred for the purpose of protecting the mortgage holder's interest in the property and rights under the Mortgage. Your obligations under the loan documents will still apply during this time.

If foreclosure proceedings are undertaken, we may pursue a deficiency judgment, if permitted by applicable law.

You may redeem the property by paying the total amount due prior to the foreclosure sale. Additionally, you have the right to sell the property prior to foreclosure sale and use the proceeds to pay the mortgage in full.



You may have the option of voluntarily granting a deed to the residential mortgage in lieu of foreclosure, depending upon the terms of your residential mortgage and whether or not there are any junior liens encumbering the property.

You may attempt to refinance the obligation by obtaining a new loan, which would fully repay the existing residential mortgage loan.